

Appl. No. 09/694,402  
Amdt. Dated 10/26/11

**Remarks**

The Applicant appreciates the efforts by the above-identified Examiner Morgan and/or Examiner Michael Fuelling in considering this Application, the recent indication of allowability regarding pending claim 26, the prompt consideration of the Supplemental Information Disclosure Statement mailed on September 1, 2011, and the time of Examiner Michael Fuelling in responding to certain inquiries of the Applicant raised in brief telephone exchanges that occurred in September, 2011 regarding the formal drawings requirement and regarding the possibility of amending the claims in an amendment in accordance with 37 CFR 1.312.

In response to the past request for formal drawings, the Applicants are submitting herewith formal drawings and respectfully request entry thereof. Additionally, notwithstanding that claim 26 was previously indicated to be in condition for allowance, the Applicant respectfully requests that the Examiner enter the above-indicated amendments to the claims in accordance with 37 CFR 1.312. The Applicant believes that none of the amendments adds new matter.

With respect to independent claim 26, the Applicant is merely requesting two minor amendments of that claim, first to clarify that the "customer-owned item" is in fact the "item" recited earlier in the claim (for example, an automobile or boat), and second to correct the recitation of "desired insurance coverage" at one location in the claim. The Applicant submits that these changes merely are being made to improve the claim language by correcting antecedent basis errors. As such, it is believed that these amendments do not add new matter.

As for the new claims 27-29, the Applicant respectfully requests that these new claims be entered. In this regard, as communicated by the Applicant to Examiner Michael Fuelling by phone in September of 2011, the Applicant respectfully submits that, in view of the lengthy pendency of this Application (pending for about 11 years, since October 22, 2000), the Applicant would especially appreciate entry of these claims at this point to allow the Applicant the opportunity to be awarded a patent with more than a single claim.

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The Applicant further submits that support for claims 27-29 is readily found. Claims 27 and 29 respectively are substantially identical to previously-pending claims 9 and 10 shown in the Amendment submitted by the Applicant on November 7, 2005. That is, entry of these claims merely involves re-entry of claims that were previously pending, that found support in the Application as originally-filed, and that were cancelled during prosecution of the present Application. Additionally, it is believed that new claim 28 corresponds to the concluding amendment step (j) of claim 21 in the Amendment of August 17, 2007, support for which was discussed in that Amendment.

Thus, the Applicant respectfully requests entry of the above amendments to the claims, in addition to entry of the formal drawings being submitted herewith.

The Applicant intends to defer payment of the Issue Fee for a short period of time subsequent to the submission of this Amendment, and to contact the above-identified Examiner Morgan and/or Examiner Fuelling to confirm, prior to payment of the Issue Fee, that there are not any problems with entry of these claim amendments or formal drawings. If there are any further questions regarding the claims or these amendments thereto, or any of the other documentation being submitted herewith, the Applicant invites Examiner Morgan and/or Examiner Fuelling to telephone the Applicant at the number listed below.

Respectfully,  
  
John T. Pienkos  
Applicant

Dated: 10/26/11  
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